From: Stephanie Callaway

To: Public Hearing;

CC:

Subject: Wal Mart Bank - No

Date: Thursday, April 06, 2006 12:56:05 AM

Attachments:

Dear Sirs:

I am truly concerned with the thought of Wal Mart owning banks. I have had several bad experiences with Wal Mart, including one in which they CHEATED my son's school group out of \$500 after a "matching fundraiser" held at Wal Mart.

I do not believe Wal Mart would loan money to anyone who wants to open, or expand, a small business that in any way competes with them. Wal Mart treats their employees like dirt, cheats children in fundraisers, and kills local business.

Please do not let Wal Mart become a bank!

Stephanie Callaway

Former Wal Mart Shopper